



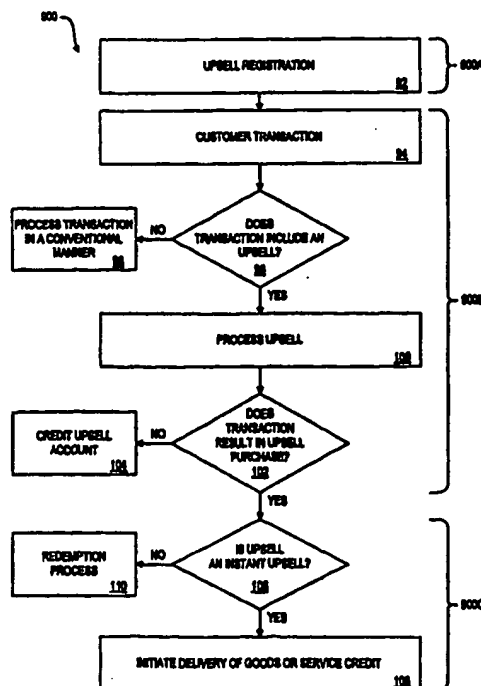
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(54) Title: METHOD AND SYSTEM FOR SELLING SUPPLEMENTAL PRODUCTS AT A POINT-OF-SALE

(57) Abstract

A point-of-sale system automatically processes a credit towards a pre-registered upsell along with a conventional transaction. The system receives an identifier pursuant to the transaction which is used to determine the pre-registered upsell and instructions for adjusting a purchase price from the transaction to provide the upsell credit. The instructions may direct, for example, that the purchase price be rounded up, that a predetermined amount be added thereon, or that the purchase price be adjusted to equal an actual value tendered. The upsell credit, determined as the difference between the purchase price and the adjusted purchase price, may be accumulated over multiple transactions, or immediately applied to purchase the upsell.



METHOD AND SYSTEM FOR SELLING SUPPLEMENTAL PRODUCTS
AT A POINT-OF-SALE

The present application is a continuation-in-part application of co-pending
5 Patent Application No. 08/920,116, entitled METHOD AND SYSTEM FOR
PROCESSING SUPPLEMENTARY PRODUCT SALES AT A POINT-OF-
SALE TERMINAL, filed on August 26, 1997, which is a continuation-in-part of
co-pending Patent Application No. 08/822,709, entitled SYSTEM AND
METHOD FOR PERFORMING LOTTERY TICKET TRANSACTIONS
10 UTILIZING POINT-OF-SALE TERMINALS, filed on March 21, 1997, each of
which are incorporated herein by reference.

CROSS REFERENCE TO RELATED CO-PENDING APPLICATIONS

The present invention is related to the following United States
15 Patent Applications co-pending herewith:
U.S. Patent Application Ser. No. 09/045,036, entitled METHOD AND
APPARATUS FOR FACILITATING THE PLAY OF FRACTIONAL LOTTERY
TICKETS UTILIZING POINT-OF-SALE TERMINALS in the name of Jay S.
Walker et al., U.S. Patent Application Ser. No. 09/045,518, entitled METHOD
20 AND APPARATUS FOR PROCESSING A SUPPLEMENTARY PRODUCT AT
A POINT-OF-SALE TERMINAL in the name of Andrew S. Van Luchene, U.S.
Patent Application Ser. No. 09/045,386, entitled METHOD AND APPARATUS
FOR CONTROLLING THE PERFORMANCE OF A SUPPLEMENTARY
PROCESS AT A POINT-OF-SALE TERMINAL in the name of Jay S. Walker et
25 al., U.S. Patent Application Ser. No. 09/045,347, entitled METHOD AND
APPARATUS FOR PROCESSING A SUPPLEMENTARY PRODUCT SALE
AT A POINT-OF-SALE TERMINAL in the name of Dean Alderucci et al., and
U.S. Patent Application Ser. No. 09/045,084, entitled METHOD AND
APPARATUS FOR CONTROLLING OFFERS THAT ARE PROVIDED AT A
30 POINT-OF-SALE TERMINAL in the name of Andrew S. Van Luchene, each
filed on March 20, 1998, assigned to the assignee of the present invention and
incorporated by reference herein.

Another type of offering system is a computer-determined "suggestive sell". U.S. Patent No. 5,353,219 describes a system for suggesting items for a customer to purchase at conventional item prices.

As mentioned above, many different criteria may be used for selecting
5 upsells to offer to customers. An offer to a customer at a fast-food restaurant, for example, may include food items, which are typically available at a small incremental cost to the store owner. Offers to customers at drug stores may include sample products, coupons, or other items appropriate for the particular store type. Precisely which upsell to offer may be chosen according to a
10 predetermined program, or manually by a manager or other operator.

The Winn-Dixie Stores, Inc. "EVEN IT UP!" program, operated in conjunction with the Salvation Army, provides a system whereby Winn-Dixie customers can choose to divert any change due from their purchase to a donation to the Salvation Army. Funds directed into the "EVEN IT UP!" program are
15 dispersed by the Salvation Army as food certificates for the needy. The food certificates are redeemable at Winn-Dixie stores for nutritional perishables. While noble in nature, the "EVEN IT UP!" program is severely limited in function in that it offers only one choice for use of a customer's change. That use is a charitable contribution to the Salvation Army, with no option given to the customer to use the
20 change to his own benefit except the receipt of cash in the normal manner.

U.S. Patent Number 5,621,640 to Burke describes a point-of-sale system, including a cash register, wherein pre-established accounts are used to collect change due the customer and apportion that change to selected charities. The charities are first selected by the customer, and accounts established for each
25 customer's selected charities. The accounts are identifiable through the use of a card issued to the customer.

When a purchase is made at a qualified point-of-sale terminal, the change due the customer is calculated, and the customer indicates whether he would prefer the change himself, or that it be donated to the pre-established charities. When the
30 customer desires to direct the change to the charities, he places the card into a reader, and enters data such as a customer identifier which indicates the change should be directed to the charities. The point-of-sale system then functions to

SUMMARY OF THE INVENTION

An object of the present invention is to provide a system and method enabling a customer to pre-register instructions for processing transactions at POS terminals.

- 5 Another object of the invention is to provide a system and method which enables a seller to provide supplemental goods and services to a buyer, during a transaction, in accordance with pre-registered instructions provided by the buyer.

In accordance with one aspect of the invention, there is provided a method and apparatus for processing a transaction, the method including the steps of:

10 receiving an identifier of a customer account; determining an upsell associated with the identifier, the upsell having an upsell price; determining a purchase price for a purchase associated with the identifier; and determining an upsell credit for applying to the upsell price.

In accordance with another aspect of the invention, there is provided a

15 method and system for processing a transaction, the method comprising the steps of: receiving an identifier of a customer account; determining an upsell associated with the identifier; determining a purchase price for a purchase associated with the identifier; and determining instructions associated with the identifier for adjusting the purchase price to provide an adjusted purchase price including a credit for the

20 upsell.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other objects, features, and advantages of the invention will become apparent to the reader upon consideration of the following detailed

25 description of the invention, when read in conjunction with the drawing Figures, in which:

Fig. 1 is a block diagram showing a point-of-sale system in accordance with the present invention;

Fig. 2 is a block diagram showing details of the store controller of Fig. 1;

30 Fig. 3 is a block diagram of an exemplary embodiment of a POS register of Fig. 1;

Fig. 4 is a block diagram of an alternate embodiment of the POS register

used in retail stores such as supermarkets and drug stores. Such instructions would typically identify the goods/services to be upsold, and directions for adjusting a purchase price to add a credit to be applied to the upsell.

While the current invention will be seen to have many different
5 applications, for purposes of illustration it is described herein as implemented in a POS system used in a food store or supermarket. Such a supermarket is of the type wherein returning customers are encouraged to join a frequent shopper program, and identified as a participant in such a program by a frequent shopper account identifier such as an identification number. Such frequent shopper programs are
10 well known in the art, and encourage repeat business in exchange for store-offered incentives. The terms "customer" and "shopper" are used interchangeably to indicate a buyer.

"Upsell," as used herein, means supplemental goods, typically identified through a pre-registration process, towards which a customer may make a payment
15 during a transaction for a conventional purchase. An upsell may be "instant," in that it is purchased during the transaction, or "tiered," in that it is purchased by the accumulation of funds over more than a single transaction. As used herein, the terms "goods" and "products" are inclusive of goods and/or services.

The term "round-up amount" as used herein indicates an amount of
20 currency which, when added to a purchase price, results in a rounding of the purchase price to a larger denomination; i.e. a rounding to a multiple of a coin or a paper currency denomination. The term "rounded price" comprises the denomination which is the sum of the purchase price and the round-up amount. The term "rounding multiple" comprises a multiple of a specified currency
25 denomination, which may be selected as a rounded price.

The term "layaway amount" denotes a customer-identified value to be added to any purchase price, the sum of which may then optionally be rounded to a higher denomination. The term "change due" indicates the difference between the price of a purchase and the payment tendered by a purchaser which, in a
30 conventional transaction, would be returned as change to the purchaser.

The term "adjusted price" is used to describe the purchase price as adjusted by the round-up amount (in which case it equals the rounded price), the layaway

In accordance with the present invention, storage device 22 of store controller 12 is shown to store four databases, including: a frequent shopper account database 50, an upsell database 60, a transaction database 70, and a purchased upsell database 80. Further contained in storage device 22 is an upsell control program 90, in the form of executable computer software, functional to operate store controller 12 in accordance with the processes shown and described below.

With reference to Fig. 3, an exemplary embodiment of POS register 14 is shown, including a processor 31 connected to: an input device 32 such as an alpha-numeric keypad; a display device 33 such as a light-emitting diode display (LED), liquid crystal display (LCD), or video display; a printer 34; a storage device 35 containing a POS control program 36; and a communication device 37, such as a LAN card, for connecting POS register 14 to store controller 12. It will be appreciated that, while an exemplary embodiment is shown for purposes of illustrating the present invention, many different, detailed embodiments of POS registers are known to those skilled in the art.

Referring now to Fig. 4, an alternate embodiment of a POS register 40 is shown including all of the elements of POS register 14 as described above, and further connected to a coupon controller 42 for printing and distributing coupons in accordance with the present invention. Controller 42 is seen to include a processor 44 comprising a conventional processor of the type described above, connected to: a printer 45; and a storage device 46 containing an upsell coupon control program 47.

While POS registers 14 (Fig. 3) and 40 (Fig. 4) provide essentially the same functionality for purposes of implementing the present invention, the latter may provide more flexibility in operation. That is, the printer 45 of coupon controller 42 may be specially selected for the function of printing coupons or receipts pertinent to the present invention. Further, data relating to the offering and/or printing of coupons may be maintained in storage device 46, providing fast and easy access to use and update such data. The present invention contemplates the maintenance of data such as that shown in storage device 46 across multiple systems, including coupon controller 42. Further, the use of coupon printers is

to the amount of change due (CD) the customer. Record 54E indicates a layaway amount of \$2.00 to be added to a purchase price. Record 54F contains a rounding multiple of \$5.00, indicating that the purchase price is to be rounded up to the nearest whole dollar multiple of \$5.00 (i.e. \$5.00, \$10.00, \$15.00, etc...).

5 It will be noted that layaway amounts may be implemented with respect to tiered upsells, as per record 54C where the upsell price is seen to be \$5.00, and also to instant upsells, as in record 54E where the upsell will be seen to constitute frequent flyer miles which are purchased on a per-transaction basis. The difference between a layaway amount and a rounding multiple is that when a
10 rounding multiple is used, a purchase price is rounded to a nearest multiple of the selected rounding multiple. When a layaway amount is used, the layaway amount is added to the purchase price, which may then optionally be rounded up.

 Rounding multiples of \$X.00 (i.e. a selected "X dollar" value, which may be a whole or partial dollar value) indicate that a purchase price is to be rounded
15 up to the nearest multiple of \$X.00 greater than the purchase price. For example, with a rounding multiple RM = \$2.00, prices in the range of 0-\$1.99 are rounded to \$2.00; prices in the range of \$2.01-3.99 are rounded to \$4.00; prices in the range of \$4.01-5.99 are rounded to \$6.00; etc.... It will be appreciated that rounding multiples need not be limited to whole dollar amounts, but may be based on coin
20 values (i.e. round up to the nearest \$0.25 or \$0.50, for example), or larger paper money denominations (i.e. \$10.00, \$20.00, etc...). Many other rounding schemes and formulae will be obvious to those skilled in the art.

 With reference now to Fig. 6, upsell database 60 contains data identifying available upsells, and is shown to include six records 60A-60F, each record
25 comprising three fields: an upsell code field 62A comprising a unique identifier for each available upsell and containing data corresponding to registered upsell code field 56D of frequent shopper account database 50, a description of each upsell 62B, and an upsell purchase price 62C for each upsell, this purchase price data corresponding to the data in upsell purchase price field 56E of frequent shopper
30 account database 50.

 With reference to Fig. 7, transaction database 70 includes data relevant to transactions that occur at the various POS registers 14, 16, 18. More specifically,

layaway amount had instead been pre-registered, then \$2.00 would have been added to the \$3.74 transaction subtotal for an adjusted price of \$5.74 to be charged to the customer. If, for example, 'change due' instructions had been registered in the upsell instructions, then the adjusted price would have been the payment
5 tendered, and the upsell credit would have been set equal to the difference between the purchase price and a payment amount tendered by the purchaser.

Referring now to Fig. 8, purchased upsell database 80 includes data identifying upsells which have been paid for in their entirety and are available for delivery to/use by the customer. Purchased upsells includes those items which are
10 actually in the possession of the customer (such as delivered goods), those items which are available for immediate use by the customer (such as earned telephone time credited to an account), and those items for which the customer is entitled to take possession.

Continuing with reference to Fig. 8, purchased upsell database 80 is seen to
15 include four records 84A-84D, each containing four fields 86A-86D. A code number field 86A includes a code that uniquely identifies each upsell that has been fully paid for, and is generated by POS system 10 as needed for specific transactions. Active date field 86B includes the date of the transaction in which the purchase price of the upsell was met or exceeded, while transaction number
20 field 86C includes the corresponding transaction number 72C from transaction database 70. Upsell code 86D identifies the upsell as it is similarly referenced in field 62A of upsell database 60.

Referring now to Fig. 9, an overview 900 of an upsell process implemented in accordance with the present invention is shown including a registration
25 subprocess 900A, a transaction subprocess 900B, and a delivery or redemption subprocess 900C. In step 92 of the registration subprocess, a customer described herein as a frequent shopper registers for an upsell. The details of this registration process are shown in Figs. 10A-B.

Pursuant to transaction subprocess 900B, upon shopping at the
30 supermarket, the customer initiates a transaction (step 94) at a POS register; for example the purchase of goods. The POS system functions to determine if the shopper is a registered frequent shopper having an upsell registered with his

is received and input into central controller 12 (step 908). The resulting frequent shopper number/identifier, generated by controller 12 is provided to the customer (step 910). A new frequent shopper entry is simultaneously created in frequent shopper account database 50, including the frequent shopper identifier stored in field 56A (step 912). The newly registered frequent shopper, as well as any preregistered frequent shoppers identified in step 906, is then offered a selection of upsells (step 914).

As shown in upsell database 60 of Fig. 6, upsells may comprise fixed-price items such as \$1.00 lottery tickets (record 60B), toaster ovens (record 60D), prepaid phone cards (record 60C), and other goods. Higher cost, fixed-price items are referred to herein as 'tiered' upsells, because monies must typically be accumulated over a number of transactions in order to purchase these items.

Upsells may further comprise instant, or 'coinage-due' goods such as fractional lottery tickets (record 60A), telephone time (record 60E), and frequent flyer miles (record 60F), which are awarded at every transaction in an amount determined by the corresponding upsell credit: i.e. the round-up, layaway, or change due amount (record 60A). Instant upsells such as telephone time and frequent flyer miles may be added into a pre-established account, or provided with directions for their individual usage. Instant upsells may further comprise any other appropriate good wherein any amount of round-up is converted to the service.

Other exemplary types of upsells include: fast food items; related products (e.g. batteries when an electronic device has been sold); service contracts for particular products; discount or credit coupons for future purchases; and 'impulse purchase' items. It will be obvious to those skilled in the art that a virtually limitless number of upsells may be identified and sold depending on the particular circumstances of a POS transaction.

Continuing with reference to Fig. 10B, appropriate input is provided to controller 12 pursuant to a customer selection of an upsell (step 916), for example an upsell code 62A of upsell database 60. The input data is used to identify the upsell and retrieve related upsell data (step 918) from upsell database 60 (Fig. 6). Upsell instructions are then received from the customer (step 919) wherein the

In the preferred embodiment, the subtotal of the item cost calculated in step 930 above and shown in field 76D of record 78 of transaction database 70 is then adjusted in accordance with the upsell instructions in field 56G of Fig. 5. For example, examining the record illustrated for transaction database 70, a transaction
5 for frequent shopper 123461 Phil Johnson, the purchase price of \$3.74 is rounded up to the adjusted, rounded price of \$5.00, the nearest multiple of the designated rounding multiple of \$5.00 that is higher than the purchase price.

Other round-up multiples would be processed in accordance with the round-up processes described pursuant to Fig. 5 above. If the upsell instructions
10 were to indicate a layaway amount, then in lieu of rounding up to a rounding multiple, that layaway amount would be added to the purchase price to determine the adjusted price. For example, if a layaway amount of \$3.00 were indicated in the upsell instructions, then \$3.00 would be added to the purchase price of \$3.74 for an adjusted price of \$6.74. If the upsell instructions were to indicate the
15 amount of change due as the upsell credit, then monies would be collected from the customer based on the purchase price (i.e. \$3.74), the adjusted price would constitute the monies/payment tendered, and any change due from the customer tendered payment would be credited towards the registered upsell. For example, if the customer tendered \$10.00 towards the \$3.74 purchase price, then the difference
20 of \$6.26 (10.00-3.74) would be credited towards the upsell.

Continuing now with reference to Fig. 11B, the purchase price adjusted in accordance with the upsell instructions, providing in the described example the rounded price shown in field 76D of record 79 in transaction database 70, is output from the POS register (step 940) and provided to the customer. Payment is
25 received from the customer, and an indication of payment is input to the POS terminal (step 942). An upsell credit is thus available for applying towards a registered upsell, the value of the upsell credit dependent on the upsell instructions. In the example transaction illustrated in Fig. 7, this upsell credit is \$1.26, the round-up amount resulting from the \$5.00 rounding multiple. The
30 invention of course contemplates the use of a credit card, check, traveler's check, or any form of payment provided by the customer to pay the total transaction price.

upsell transaction process ends (step 954), and a redemption or delivery process is initiated as described with respect to Fig. 12.

It will be understood that, if the upsell instructions had indicated a layaway amount or change due amount in lieu of the described rounding multiple, the
5 upsell credit would have been calculated as the layaway amount (rounded or un-) or the change due amount, instead of the illustrated round-up amount.

With reference now to Fig. 12, one embodiment of redemption subprocess 900C is shown for tiered upsells. The upsell redemption process includes data exchanged with controller 12, and is performed at a location and in a manner
10 dependent on the particular upsell. Small, stocked items such as grocery items and lottery tickets may be delivered within the supermarket, for example at the courtesy desk. Larger items may require delivery at a remote location, or may be shipped subsequent to validating the transaction by phone, the Internet, or mail, for example. Alternatively, the shipment of a purchased upsell may be initiated
15 automatically by POS system 10, in accordance with instructions stored in frequent shopper account database 50.

Upon initiating the redemption process (step 972), the purchased upsell information, particularly the purchased upsell code, is received from the customer and entered into controller 12 (step 974), for example through a POS terminal.
20 The upsell code is used to retrieve the corresponding purchased upsell record from purchased upsell database 80 (steps 976), and the upsell data in the database is compared to that on the customer receipt (step 978), thereby validating the code. If the information in the purchased upsell database does not match the customer information (step 980), then the upsell redemption is denied (step 982) and the
25 process ends (step 984). If the customer data matches the database data (step 980), the upsell is provided to, or delivery arranged for, the upsell goods (step 986). Purchased upsell database 80 is then updated to reflect delivery of the goods (step 988), for example by deleting the record for a delivered upsell. Alternatively, a 'delivered goods' field may be added to the database in a conventional manner.
30 Referring now to Fig. 13, an alternate redemption subprocess 900C' is shown wherein the upsell round-up amount is converted into a service credit.

shopper account database 50, the illustrated transaction results in the completed purchase of the toaster oven. Accordingly, directions 142 are provided on receipt 140, indicating that the receipt may be redeemed for the toaster oven at the service desk.

5 Figs. 15, 16, and 17 are examples of other customer receipts for different upsells or upsell circumstances. For purposes of simplifying the description, all identifying data towards the tops of the receipts is removed.

Examining first Fig. 15, a receipt 150 would result from the purchase of a 20 minute telephone card upsell, and includes a purchase code 152 and description 10 154 identifying same. Directions 156 are provided for the using the telephone card.

Fig. 16 shows a receipt 160 wherein the upsell is a toaster oven, but the transaction generating the receipt has not resulted in the purchase of same. Information 162 indicates the status of the customer's account.

15 Fig. 17 shows a receipt 170 wherein the upsell credit has been converted from a \$1.26 credit to 21 frequent flyer miles, including directions 172 on how to claim same.

There has thus been provided a new and improved method and system for buyers to request and for sellers to provide upsells in accordance with pre-registered, automatically processed instructions. The invention has particular application in the retail industry, for example supermarkets, fast-food restaurants, pharmacies, and the like. The invention provides consumers with a convenient and simple method of purchasing goods and/or services. The invention provides merchants with a valuable service useful not only for increasing sales, but for attracting and retaining customers.

25 While the invention has been described with respect to particular embodiments, it is not thus limited. For example, while specific database formats and tables have been shown and described, numerous other embodiments will be obvious to those skilled in the art. Further, while the invention has been described with respect to a supermarket frequent shopper program, it is applicable to any transaction environment permitting the registration of upsell instructions. The

WHAT IS CLAIMED IS:

1. A method of processing a transaction, comprising the steps of:
receiving an identifier of a customer account;
determining an upsell associated with said identifier, said upsell
5 having an upsell price;
determining a purchase price for a purchase associated with said
identifier; and
determining an upsell credit for applying to said upsell price.
2. A method in accordance with claim 1 and further including the step of
10 outputting said upsell credit.
3. A method in accordance with claim 1 and further including the step of
applying said upsell credit to said upsell price.
4. A method in accordance with claim 1 wherein said step of determining an
upsell includes the steps of:
15 registering said upsell prior to said purchase; and
retrieving said upsell pursuant to said purchase.
5. A method in accordance with claim 1 and further including the step of
storing a plurality of identifiers each associated with a respective customer
account.
- 20 6. A method in accordance with claim 1 wherein said step of determining an
upsell credit includes the steps of:
determining a price adjustment associated with said identifier; and
applying said price adjustment to said purchase price.
7. A system for processing a transaction, comprising:
25 means for receiving an identifier of a customer account;

applying said price adjustment to said purchase price.

13. A method in accordance with claim 8 wherein said purchase comprises a sale of goods transacted by said POS system.

14. A point-of-sale (POS) system, comprising:

- 5 a processor;
a memory connected to said processor and storing a program;
said processor operative with said program in said memory to
receive an identifier of a customer account;
retrieve an upsell associated with said identifier, said upsell
10 having an upsell price;
receive a purchase price for a purchase associated with said
identifier;
calculate an upsell credit for applying to said upsell price;
and
15 generate a customer receipt including said upsell credit.

15. A method of processing a transaction, comprising the steps of:

- receiving an identifier of a customer account;
determining an upsell associated with said identifier;
determining a purchase price for a purchase associated with said
20 identifier; and
determining instructions associated with said identifier for adjusting
said purchase price to provide an adjusted purchase price including a credit
for said upsell.

16. A method in accordance with claim 15 wherein said instructions include
25 rounding up said purchase price.

17. A method in accordance with claim 16 wherein said instructions include
rounding up said purchase price to a specified rounding multiple.

determining instructions associated with said identifier for adjusting a price;

determining a purchase price for a purchase transaction occurring at said POS system associated with said identifier;

5 using said instructions to adjust said purchase price to provide an adjusted purchase price including a credit for said upsell; and
generating a customer receipt including said adjusted purchase price.

26. A method in accordance with claim 25 wherein said instructions include
10 rounding up said purchase price.

27. A method in accordance with claim 26 wherein said instructions including rounding up said purchase price to a specified rounding multiple.

28. A method in accordance with claim 25 wherein said instructions include adding a predetermined layaway amount to said purchase price.

15 29. A method in accordance with claim 28 wherein said instructions include rounding up said purchase price plus said predetermined layaway amount.

30. A method in accordance with claim 25 wherein said instructions include setting said purchase price to equal an amount tendered for said purchase.

20 31. A method in accordance with claim 25 and further comprising the step of adding said credit to a balance of said customer account.

32. A method in accordance with claim 31 and further including the step of comparing said balance to a cost of said upsell.

33. A method in accordance with claim 25 and further comprising the step of substantially instantaneously applying said credit to purchase said upsell.

inputting into said POS terminal transaction data including a customer account identifier and a purchase price; and

receiving from said POS terminal an adjusted price determined by applying pre-registered upsell instructions associated with said customer account identifier to said purchase price.

5

39. A method in accordance with claim 38 wherein said adjusted price is rounded up.

40. A method in accordance with claim 38 wherein said adjusted price includes an added layaway value.

10 41. A method in accordance with claim 38 wherein said adjusted price is set equal to an amount tendered in payment for said purchase price

42. A method of processing a transaction, comprising the steps of:
receiving an identifier of a customer account;
determining an upsell to a service associated with said identifier,
15 said upsell including a conversion factor;
determining a purchase price for a purchase associated with said identifier;
determining an upsell credit for purchasing said service; and
converting said upsell credit to said service using said conversion
20 factor.

43. A method in accordance with claim 42 and further including the step of generating a signal to initiate said service in accordance with the quantity of said service resulting from said step of converting said upsell credit.

25 44. A method in accordance with claim 42 wherein said service comprises a telecommunications service and said conversion factor comprises a factor for converting currency to said telecommunications service.

49. A method in accordance with claim 48 wherein said service comprises a telecommunications service and said conversion factor comprises a factor for converting currency to said telecommunications service.

50. A method in accordance with claim 48 wherein said service comprises frequent flyer miles and said conversion factor comprises a factor for converting currency to said frequent flyer miles.

51. A method in accordance with claim 48 wherein said step of determining an upsell credit comprises the step of adjusting said purchase price in accordance with pre-registered upsell instructions to provide said upsell credit.

52. A point-of-sale (POS) system, comprising:

- a processor;
- a memory connected to said processor and storing a program;
- said processor operative with said program in said memory to
 - receive an identifier of a customer account;
 - determine an upsell to a service associated with said identifier, said upsell including a conversion factor;
 - receive a purchase price for a purchase;
 - determine an upsell credit for purchasing said service;
 - convert said upsell credit to said service using said conversion factor; and
 - generate a customer receipt including said upsell credit and an indicator of said service.

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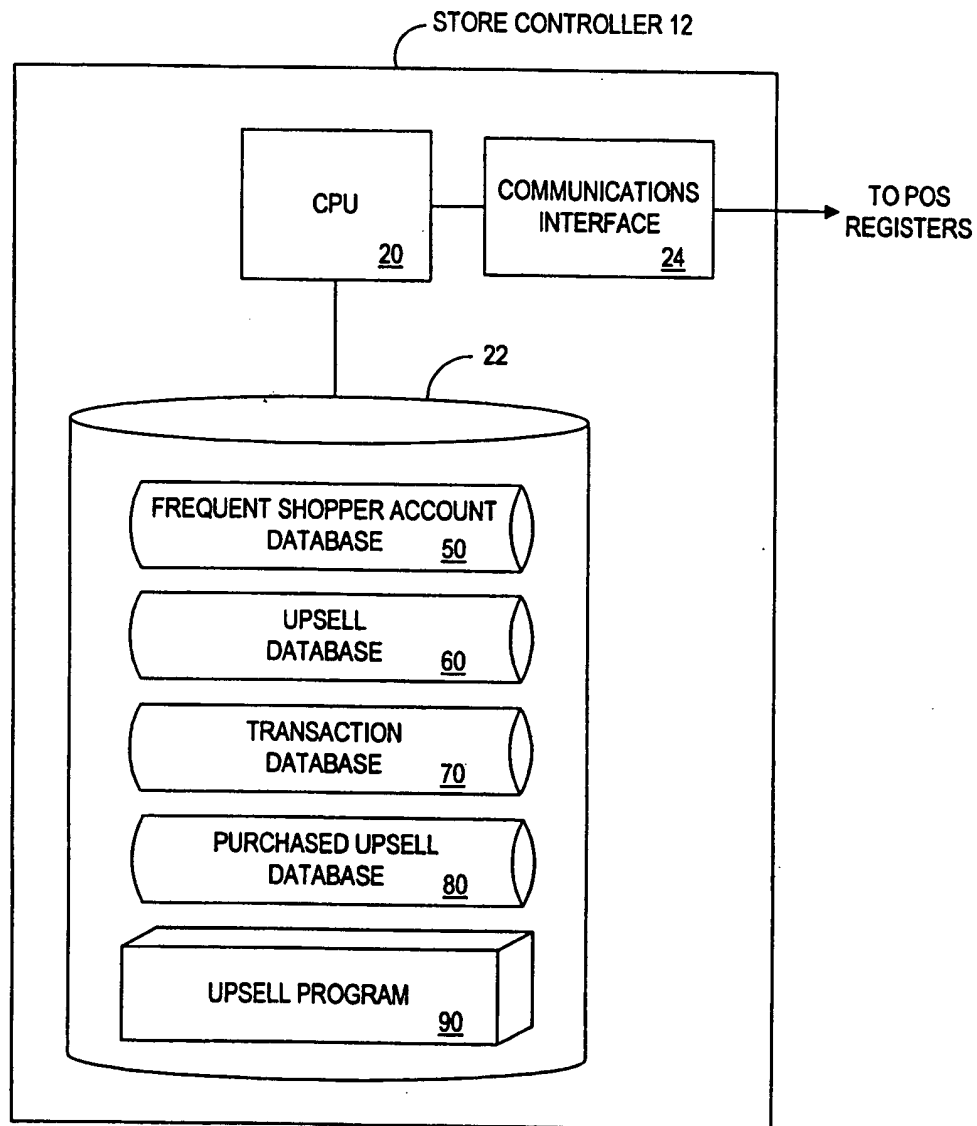


FIG. 2

4 / 19

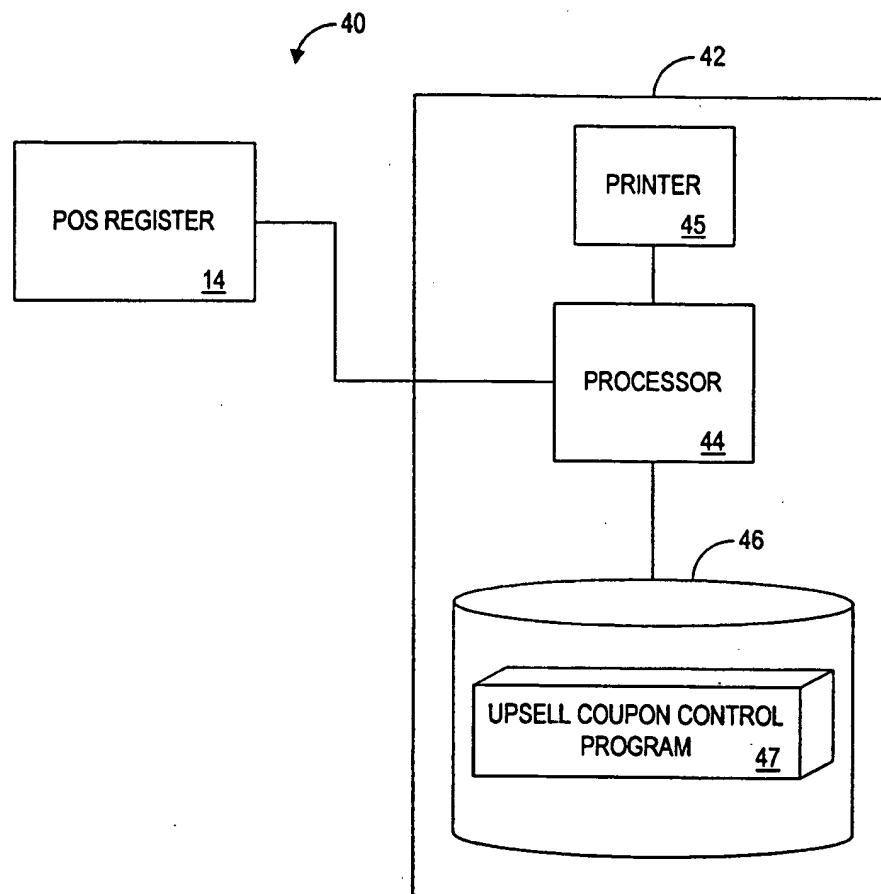


FIG. 4

6/19

PSELL DATABASE 60
↓

DESCRIPTION 62B	UPSELL PRICE 62C
TIONAL LOTTERY TICKET	COINAGE DUE
.L \$1 LOTTERY TICKET	\$1
MINUTE PHONE CARD	\$5
TOASTER OVEN	\$50
ELEPHONE MINUTES	\$0.12/MINUTE
EQUENT FLIER MILES	\$0.06/MILE

FIG. 6